

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: KRYSTINAK, JOHN  
KRYSTINAK, MARY

§ Case No. 09-16974-JS

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

DAVID GROCHOCINSKI, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00

Assets Exempt: \$170,523.93

Total Distribution to Claimants: \$4,971.41

Claims Discharged  
Without Payment: \$333,987.95

Total Expenses of Administration: \$7,031.33

3) Total gross receipts of \$ 12,002.74 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$12,002.74 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	7,031.33	7,031.33	7,031.33
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	338,959.36	338,959.36	4,971.41
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$345,990.69	\$345,990.69	\$12,002.74

4) This case was originally filed under Chapter 7 on May 09, 2009.  
The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/13/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
10 ACRES IN MICHIGAN	1110-000	12,000.00
Interest Income	1270-000	2.74
<b>TOTAL GROSS RECEIPTS</b>		<b>\$12,002.74</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL SECURED CLAIMS</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DAVID GROCHOCINSKI, TRUSTEE	2100-000	N/A	1,950.17	1,950.17	1,950.17
SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	3410-000	N/A	1,672.50	1,672.50	1,672.50
GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	3110-000	N/A	3,320.00	3,320.00	3,320.00
GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	3120-000	N/A	78.71	78.71	78.71
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	9.95	9.95	9.95
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	7,031.33	7,031.33	7,031.33

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
AMERICAN INFOSOURCE AS AGENT FOR TARGET	7100-000	N/A	14,233.15	14,233.15	208.75
HEALTHCARE ASSOCIATES CREDIT UNION	7100-000	N/A	10,614.59	10,614.59	155.68
CAPITAL ONE BANK USA NA	7100-000	N/A	8,738.99	8,738.99	128.17
CAPITAL ONE BANK USA NA	7100-000	N/A	17,856.80	17,856.80	261.90
CHASE BANK USA NA	7100-000	N/A	23,706.59	23,706.59	347.70
CHASE BANK USA NA	7100-000	N/A	22,065.36	22,065.36	323.63
CHASE BANK USA NA	7100-000	N/A	1,005.42	1,005.42	14.75
CHASE BANK USA NA	7100-000	N/A	2,103.85	2,103.85	30.86
US DEPARTMENT OF EDUCATION	7100-000	N/A	151,454.01	151,454.01	2,221.32
FIA CARD SERVICES BY AMERICAN INFOSOURCE	7100-000	N/A	14,715.05	14,715.05	215.82
FIA CARD SERVICES, NA BY AMERICAN INFOSOURCE	7100-000	N/A	20,413.69	20,413.69	299.40
FIA CARD SERVICES/BY AMERICAN INFOSOURCE	7100-000	N/A	23,937.32	23,937.32	351.08
FIA CARD SERVICES/BY AMERICAN INFOSOURCE	7100-000	N/A	6,302.34	6,302.34	92.43
FIA CARD SERVICES/BY AMERICAN INFOSOURCE	7100-000	N/A	19,739.80	19,739.80	289.52
GE MONEY BANK DBA LOWES CONSUMER	7100-000	N/A	2,072.40	2,072.40	30.40
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		0.00	338,959.36	338,959.36	4,971.41

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-16974-JS

Trustee: (520067) DAVID GROCHOCINSKI, TRUSTEE

Case Name: KRYSTINAK, JOHN  
KRYSTINAK, MARY

Filed (f) or Converted (c): 05/09/09 (f)

§341(a) Meeting Date: 06/24/09

Period Ending: 04/13/10

Claims Bar Date: 11/12/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	10 ACRES IN MICHIGAN	18,135.00	14,181.56	12,000.00	FA
2	1025 RIDGEWOOD DRIVE, WEST CHICAGO, IL	320,000.00	0.00	0.00	FA
3	CASH	10.00	0.00	0.00	FA
4	CHECKING ACCOUNTS	1,571.56	0.00	0.00	FA
5	HOUSEHOLD GOODS	1,765.00	0.00	0.00	FA
6	PAINTINGS, CDS, DVDS	200.00	0.00	0.00	FA
7	WEARING APPAREL	300.00	0.00	0.00	FA
8	JEWELRY	500.00	0.00	0.00	FA
9	LIFE INSURANCE POLICIES	11,451.74	0.00	0.00	FA
10	401K	31,258.16	0.00	0.00	FA
11	IRA	275.95	0.00	0.00	FA
12	WHEATON FRANCISCAN SISTERS PLANS	84,438.08	0.00	0.00	FA
13	2006 BUICK RAINIER	17,895.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	2.74	Unknown
14	Assets Totals (Excluding unknown values)	\$487,800.49	\$14,181.56	\$12,002.74	\$0.00

**Major Activities Affecting Case Closing:**

SENT FINAL REPORT TO US TRUSTEE'S OFFICE 1/11/10

Initial Projected Date Of Final Report (TFR): June 30, 2011

Current Projected Date Of Final Report (TFR): March 31, 2010

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-16974-JS  
**Case Name:** KRYSTINAK, JOHN  
 KRYSTINAK, MARY  
**Taxpayer ID #:** \*\*-\*\*\*8612  
**Period Ending:** 04/13/10

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*51-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/11/09	{1}	MARY & JOHN KRYSTINAK	INTEREST IN REAL ESTATE	1110-000	12,000.00		12,000.00
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		12,000.26
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.48		12,000.74
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.50		12,001.24
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.50		12,001.74
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.47		12,002.21
02/05/10	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/31/2009 FOR CASE #09-16974, BOND#016026455	2300-000		9.95	11,992.26
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.45		11,992.71
03/04/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.08		11,992.79
03/04/10		To Account #*****5166	TRANSFER FUNDS TO PREPARE FOR FINAL DISTRIBUTION	9999-000		11,992.79	0.00

<b>ACCOUNT TOTALS</b>	<b>12,002.74</b>	<b>12,002.74</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	11,992.79	
<b>Subtotal</b>	<b>12,002.74</b>	<b>9.95</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$12,002.74</b>	<b>\$9.95</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-16974-JS  
Case Name: KRYSTINAK, JOHN  
KRYSTINAK, MARY  
Taxpayer ID #: \*\*-\*\*\*8612  
Period Ending: 04/13/10

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*51-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/04/10		From Account #*****5165	TRANSFER FUNDS TO PREPARE FOR FINAL DISTRIBUTION	9999-000	11,992.79		11,992.79
03/05/10	101	DAVID GROCHOCINSKI, TRUSTEE	Dividend paid 100.00% on \$1,950.17, Trustee Compensation; Reference:	2100-000		1,950.17	10,042.62
03/05/10	102	SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	Dividend paid 100.00% on \$1,672.50, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		1,672.50	8,370.12
03/05/10	103	GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	Dividend paid 100.00% on \$3,320.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		3,320.00	5,050.12
03/05/10	104	GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	Dividend paid 100.00% on \$78.71, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		78.71	4,971.41
03/05/10	105	AMERICAN INFOSOURCE AS AGENT FOR TARGET	Dividend paid 1.46% on \$14,233.15; Claim# 001; Filed: \$14,233.15; Reference:	7100-000		208.75	4,762.66
03/05/10	106	HEALTHCARE ASSOCIATES CREDIT UNION	Dividend paid 1.46% on \$10,614.59; Claim# 002; Filed: \$10,614.59; Reference:	7100-000		155.68	4,606.98
03/05/10	107	CAPITAL ONE BANK USA NA	Dividend paid 1.46% on \$8,738.99; Claim# 003; Filed: \$8,738.99; Reference:	7100-000		128.17	4,478.81
03/05/10	108	CAPITAL ONE BANK USA NA	Dividend paid 1.46% on \$17,856.80; Claim# 004; Filed: \$17,856.80; Reference:	7100-000		261.90	4,216.91
03/05/10	109	CHASE BANK USA NA	Dividend paid 1.46% on \$23,706.59; Claim# 005; Filed: \$23,706.59; Reference:	7100-000		347.70	3,869.21
03/05/10	110	CHASE BANK USA NA	Dividend paid 1.46% on \$22,065.36; Claim# 006; Filed: \$22,065.36; Reference:	7100-000		323.63	3,545.58
03/05/10	111	CHASE BANK USA NA	Dividend paid 1.46% on \$1,005.42; Claim# 007; Filed: \$1,005.42; Reference:	7100-000		14.75	3,530.83
03/05/10	112	CHASE BANK USA NA	Dividend paid 1.46% on \$2,103.85; Claim# 008; Filed: \$2,103.85; Reference:	7100-000		30.86	3,499.97
03/05/10	113	US DEPARTMENT OF EDUCATION	Dividend paid 1.46% on \$151,454.01; Claim# 009; Filed: \$151,454.01; Reference:	7100-000		2,221.32	1,278.65
03/05/10	114	FIA CARD SERVICES BY AMERICAN INFOSOURCE	Dividend paid 1.46% on \$14,715.05; Claim# 010; Filed: \$14,715.05; Reference:	7100-000		215.82	1,062.83
03/05/10	115	FIA CARD SERVICES, NA BY AMERICAN INFOSOURCE	Dividend paid 1.46% on \$20,413.69; Claim# 011; Filed: \$20,413.69; Reference:	7100-000		299.40	763.43
03/05/10	116	FIA CARD SERVICES/BY AMERICAN INFOSOURCE	Dividend paid 1.46% on \$23,937.32; Claim# 012; Filed: \$23,937.32; Reference:	7100-000		351.08	412.35
03/05/10	117	FIA CARD SERVICES/BY AMERICAN INFOSOURCE	Dividend paid 1.46% on \$6,302.34; Claim# 013; Filed: \$6,302.34; Reference:	7100-000		92.43	319.92
03/05/10	118	FIA CARD SERVICES/BY AMERICAN INFOSOURCE	Dividend paid 1.46% on \$19,739.80; Claim# 014; Filed: \$19,739.80; Reference:	7100-000		289.52	30.40

Subtotals :                      \$11,992.79                      \$11,962.39



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-16974-JS  
**Case Name:** KRYSTINAK, JOHN  
 KRYSTINAK, MARY  
**Taxpayer ID #:** \*\*-\*\*\*8612  
**Period Ending:** 04/13/10

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*51-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/05/10	119	GE MONEY BANK DBA LOWES CONSUMER	Dividend paid 1.46% on \$2,072.40; Claim# 015; Filed: \$2,072.40; Reference:	7100-000		30.40	0.00

<b>ACCOUNT TOTALS</b>	<b>11,992.79</b>	<b>11,992.79</b>	<b>\$0.00</b>
Less: Bank Transfers	11,992.79	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>11,992.79</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$11,992.79</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-16974-JS  
Case Name: KRYSTINAK, JOHN  
KRYSTINAK, MARY  
Taxpayer ID #: \*\*-\*\*\*8612  
Period Ending: 04/13/10

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)  
Bank Name: The Bank of New York Mellon  
Account: 9200-\*\*\*\*\*51-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

Net Receipts : 12,002.74

Net Estate : \$12,002.74

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****51-65	12,002.74	9.95	0.00
Checking # ***-*****51-66	0.00	11,992.79	0.00
Checking # 9200-*****51-66	0.00	0.00	0.00
	<b>\$12,002.74</b>	<b>\$12,002.74</b>	<b>\$0.00</b>